

## ABSTRACT

A payment card (30) and payment system (12) that can be used by a customer (20) to perform a transaction with a merchant (22) using an existing bankcard (31) of the customer (20). In some of the embodiments, the payment card (30) provides a level of security to the customer (20) because the payment card (30) does not identify the customer (20) by name. Further, the card number and/or expiration date of the bankcard (31) is not disclosed to the merchant (22).